

### IN THE CLAIMS

Please amend the claims as follows. Added text is underlined and deleted text is either struck through or shown in double enclosing brackets. Applicants aver that no new matter has been added.

1. (Currently Amended) A method of determining a reliability of a transaction involving an account identifier identifying a chargeable account, the method comprising:

- a) receiving the account identifier at a data receiving unit of a verification system;
- b) determining a reliability indicator of ~~providing at least one reliability indicator indicating an estimated likelihood that~~ at least one stored personal detail associated with the chargeable account ~~was submitted fraudulently, the at least one stored personal detail usable to verify at least one candidate personal detail, the reliability indicator determined based on at least one of a time the at least one stored personal detail was received, an identification procedure performed upon receipt of the at least one stored personal detail, or a degree of personal exposure of an entity submitting the at least one stored personal detail, the at least one stored personal detail retrieved from an account database; and~~
- c) from the verification system, providing the reliability indicator to a user.

2. (Currently Amended) The method of claim 1 further comprising:

[[c]]d) providing at least one said stored personal detail.

3. (Currently Amended) The method of claim 1 further comprising:

[[c]]d) comparing the at least one candidate personal detail to at least one said stored personal detail.

4. (Canceled)

5. (Currently Amended) The method of claim [[4]] 1, wherein if the time the at least one stored personal detail was received occurred less than a predetermined period before the transaction, the reliability of the at least one stored personal detail is decreased, a more recent said receiving increases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.
6. (Currently Amended) The method of claim [[4]] 1, wherein if the degree of personal exposure of an entity is a physical presence of a person, the reliability of the at least one stored personal detail is increased, a lower degree of said personal exposure increases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.
7. (Currently Amended) The method of claim 6 wherein if the degree of personal exposure of an entity is a submission of at least one said stored personal detail using the Internet, the reliability of the at least one stored personal data is decreased, increases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.
8. (Canceled)
9. (Currently Amended) The method of claim [[4]] 1 wherein at least one said reliability indicator is based on said identification procedure and a presentation of a verifying item upon submission of at least one said stored personal detail ~~decreases said estimated likelihood that at least one said stored personal detail was submitted fraudulently.~~
10. (Previously Presented) The method of claim 9 wherein said verifying item is selected from the group consisting of government issued identification, a hand signature and biometric information.
11. (Currently Amended) The method of claim 1 further comprising  
[[c]]d) carrying out fraud prevention measures based upon provided said at least one determined reliability indicator.

12. (Previously Presented) The method of claim 11 wherein said fraud preventing measures are selected from the group consisting of making a phone call to a verified phone number, sending an email to a verified email address, and physically sending an item to a verified street address.

13. (Currently Amended) The method of claim 1 further comprising:

- d) authorizing or denying a transaction based upon provided said at least one determined reliability indicator.

14. (Previously Presented) The method of claim 1 wherein said at least one stored personal detail is selected from the group consisting of account owner's name, a street address, a billing address, an additional address, a phone number, an email address, a government-issued identifier, a mother's maiden name, a social security number.

15. (Currently Amended) The method of claim 1 further comprising:

- [[c]]d) combining a plurality of said reliability indicators to obtain at least one combined reliability indicator.

16. (Currently Amended) A verification system for determining a reliability of a transaction involving an account identifier identifying a chargeable account, the system comprising:

- a) a data receiving unit configured to receive an account identifier or at least one candidate personal detail;
- b) a computer-readable storage medium having instructions stored thereon, the instruction executable by a processor for implementing a reliability indicator provider for providing to determine at least one reliability indicator indicating an estimated likelihood that of at least one stored personal detail associated with the chargeable account was submitted fraudulently, the at least one stored personal detail usable to verify at least one candidate personal detail, the reliability indicator determined based on at least one of a time the at least one stored personal detail was received, an identification procedure performed upon receipt of the at least one stored personal detail, or a degree of personal exposure of an entity submitting the at least one stored personal detail.

17. (Previously Presented) The system of claim 16 further comprising

- c) a data output unit configured to output data selected from the group consisting of said at least one reliability indicator and at least one said stored personal details.

18. (Previously Presented) The system of claim 16 further comprising:

- c) a chargeable account database for storing data selected from the group consisting of at least one said stored personal detail, at least one candidate personal detail, at least one said account identifier, and at least one said reliability indicator.

19. (Previously Presented) The system of claim 16 wherein said reliability indicator provider includes a combining module for combining a plurality of said reliability indicators to produce a combined reliability indicator.

20. (Previously Presented) The system of claim 16 further comprising:
- c) a comparison module, for comparing at least one said candidate personal detail with at least one said stored personal detail.
21. (Previously Presented) The system of claim 17 further comprising:
- d) a comparison module, for comparing at least one said candidate personal detail with at least one said stored personal detail.
- wherein said data output unit is further configured to send results of said comparison.
22. (Currently Amended) The method of claim 11 further comprising:
- d) authorizing or denying a transaction based upon provided said at least one determined reliability indicator ~~detector~~.